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3                   2009 SEP -8 PM 4:32  
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5                   M.L. H. TOLSON  
6                   U.S. BANKRUPTCY COURT  
7                   W.D. OF WA AT TACOMA  
8                   Theodore Lenall Copeland  
9                   12411 Beverly Ct. SW #6-I  
10                  Lakewood, WA 98499  
11                  Telephone (253) 582-4866  
12                  PRO SE

Honorable Judge Paul B. Snyder  
Hearing Location: Tacoma  
Hearing Date: September 9, 2009  
Hearing Time: 1:00 pm  
Response Date: September 2, 2009

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF WESTERN WASHINGTON

In re:

THEODORE LENALL COPELAND

Debtor

CHAPTER 13 BANKRUPTCY

Case No. 08-45008-PBS

DECLARATION OF DONNA  
CANTY

I, Donna Canty, being first duly sworn upon oath, depose and say:

That I am over the age of 21 years and am competent to testify to the matters stated herein.

I know for a fact that Emiel Kandi made representations that he was working to finance or otherwise lend Mr. Copeland money to remedy his pending foreclosure action. Back in September 2008, I worked as a mortgage loan officer. I had worked with Mr. Copeland in the past. Mr. Copeland knew that I was in the home loan industry. He approached me around late August early September of last year and asked me if I had any contacts for lenders that could close fast and make loans based on his home equity alone. He explained that he had until October 1<sup>st</sup> to cure the default and did not want to waste time doing a lengthy traditional loan that might not go through.

DECLARATION OF DONNA  
CANTY  
Page 1 of 2

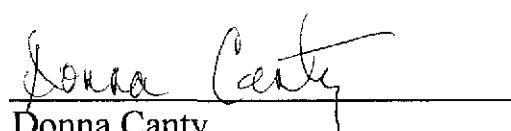
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PRO SE

I got Emeil Kandi's name from a Title company that I had done work with. I did not know much about him; I only knew that he did the type of loans that Mr. Copeland was seeking. I was not involved in the loan process nor sought any money from the loan. I did, however, acted as a go-between only as a favor to help Mr. Copeland with his situation. I had several conversations with Mr. Kandi regarding Mr. Copeland's loan that I was lead to believe he was working on. At Mr. Kandi's request I had faxed several documents from Mr. Copeland to Mr. Kandi's office. The documents included Mr. Copeland's personal information such as his credit report and all the relevant information on his home and its value.

Mr. Kandi also requested that Mr. Copeland contact Attorney Ronald Ripley's office to get an exact payoff amount, which he did. Mr. Copeland came to my office when we received the fax from Mr. Ripley of what was owed on the Real estate contract. We faxed this document to Mr. Kandi while I was on the phone talking to him and Mr. Copeland was next to me.

I also would call Mr. Kandi when Mr. Copeland was worried because he was not able to reach him. Mr. Kandi would not relay any specific details as far as the loan process, but I was lead to believe that everything was fine which I would relay back to Mr. Copeland. During one conversation I remember Mr. Kandi telling me that he was securing the financing for the loan. During my many conversations with Mr. Kandi, he did not relay to me at any point that he had decided not to lend Mr. Copeland any money. Mr. Kandi's action was a complete surprise to me and hard to believe at anyone would due such a thing.

DATED this 6<sup>th</sup> day of September, 2009.

  
\_\_\_\_\_  
Donna Carty

DECLARATION OF DONNA

CANTY

Page 2 of 2

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